

FILED

WILKES-BARRIE,
PA.

MAR 2018

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Clerk, U.S. Bankruptcy Court

CASE # 5:14-BK-04058-JJT

I am James George Adelhoc
the owner of property located
at 54 Spruce Street Altoona
Newport township. This
is in reference to the complaint
against me for money owed for
back county taxes and home
owners insurance to the
mortgage holder on this
property to Bank of America
and Reverse Mortgage solutions.
A hearing is scheduled for March
8th 2018 at the bankruptcy
court main street Wilkes-Barre
as of this date March 2nd.
I have not retained a attorney
to represent me in this matter
I am representing myself in
this matter. I am asking
the court to postpone this
hearing to a later date.
to give me time to obtain
legal representation. My plans
are to surrender the home
and property to the mortgage
holder and bank but I cannot
do this immediately I will
need time to relocate.

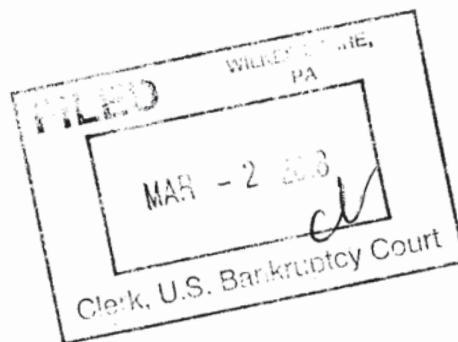
CASE # 5:14-BK-04058-JJT

This home and property is a bucolic haven for me now and has been for many years. I want to get out of the responsibility of owning it. I am 80 years of age. I moved here 21 years ago from North New Jersey and have had a financial struggle to pay bills and keep everything paid. I'm single and live in this dwelling by myself. All I'm asking now is just a little more time to relocate myself to a more suitable venue. I will surrender this home and property to the lender once I am settled in a new home. I don't have a time frame now for that but I will put my utmost effort into this endeavor. The home and property currently has a value of approx \$65,000 and that will compensate for all the expenses the lender has incurred.

The mortgage lender has been receiving a monthly payment of \$925.00 since the bankruptcy started the total currently is \$4400.00 this money is paid to them every month from me I receive approx. \$800.00 monthly from social security this amount is inadequate to keep my bills paid. I know to well I made a mistake to purchase this property 8 years ago I received a small inheritance when my mom pass away in early 1997 I was a farm boy from N. Jay and I only graduated high school this was my dream home at one time but now I realize it was not Reverse Mortgage solutions also adds interest on to the principal every month this I could never understand a true reverse mortgage is supposed to pay the property owner approximately every month on the equity value in the property. This question I will never know.

I do hope I will have a
better life once I am free
from this burden and I
do hope the bank and
Mortgage lender get their
money back from the
proceeds of the value in
the property. They will
I am sure and I do hope
I have a better life here
ever I settle
My best Regards,

God bless
James George Adelhoch



**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA
WILKES-BARRE DIVISION**

IN RE:

CHAPTER 13

James G. Adelhoch

CASE NO.: 5:14-BK-04058-JJT

Debtor,

**Reverse Mortgage Solutions, Inc., As Servicer
For Bank of America, N.A.,**

Hearing Date: March 8, 2018

Time: 9:30 am

Location: Wilkes-Barre

Secured Creditor,

v.

James G. Adelhoch,

Charles J. DeHart, III

Respondents.

NOTICE OF MOTION, RESPONSE DEADLINE AND HEARING DATE

REVERSE MORTGAGE SOLUTIONS, INC., AS SERVICER FOR BANK OF AMERICA, N.A., has filed a Motion for Relief from the Automatic Stay pursuant to 11 U.S.C. §362(d)(1); for costs and disbursements of this action, and for such other and further relief as to the Court may deem just and proper.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)

1. If you do not want the court to grant the relief sought in the motion or if you want the court to consider your views on the motion, then on or before March 2, 2018, you or your attorney must do all of the following:

- (a) file a response in person or via mail with the Clerk explaining your position at United States Bankruptcy Court, 197 South Main Street, Wilkes-Barre, PA 18701.

If you mail your response to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

- (b) mail a copy to the movant's attorney:

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA
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IN RE:

CHAPTER 13

CASE NO.: 5:14-BK-04058-JJT

James G. Adelhoch,

Debtor,

**Reverse Mortgage Solutions, Inc., As Servicer
For Bank of America, N.A.,**

Movant,

v.

**James G. Adelhoch,
Charles J. Dchart, III**

Respondents.

CERTIFICATE OF SERVICE

I, Kevin Buttery, certify under penalty of perjury that I am not less than eighteen (18) years of age; that I electronically filed with the Clerk of the Bankruptcy Court a Notice of Motion and Motion for Relief from Automatic Stay Pursuant to 11 U.S.C. §362 (d)(1) (with attached proposed Order) on February 13, 2018 and served same as indicated below.

Mail Service: Regular, first-class United States mail, postage full pre-paid, addressed to:

James G. Adelhoch
54 Spruce St.
Nanticoke, PA 18634